

**EXHIBIT
A-2**

From: Vari, Dominic L.
To: Ratley, Justin K.
Cc: Patrick Carroll
Subject: McDonalds et al v. H&K International - Chubb #KY19K2037321
Date: Tuesday, November 2, 2021 12:00:01 PM
Attachments: Xerox Scan_01232020125236.pdf


Dear Mr. Ratley:


It has come to our attention that you may not have received our coverage letter regarding your client H&K International which should have been sent to you in response to your letter of August 24, 2021.

Attached you will find our coverage letter of January 23, 2020 which was previously sent to the broker AON and your client. The coverage letter (reservation of rights) remains operative at this time.

Please feel free to contact me with any questions.

Best Regards,


Dominic Vari
Claims Director, Chubb Multinational Claims
1 Beaver Valley Road, Wilmington, Delaware 19803, USA
O 302-476-6775 F 866-635-5687
E dominic.vari@chubb.com



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CHUBB

Chubb North America
One Beaver Valley Road, Wilmington, Delaware 19803
Phone: (302) 476-6709 Fax: (866) 635-5687
E-mail: Andrew.knipe@chubb.com

January 23, 2020

Sent via Certified Mail and via e-mail attachment to: Michael.Curley@hki.com

H&K International, Inc.
Attention: Michael Curly
2176 Diehl Rd.
Aurora, IL 60502

| | | |
|-----|-------------------|-------------------|
| RE: | Insured: | H&K International |
| | Policy No(s): | OGLG25702979 |
| | Date of Loss: | January 17, 2019 |
| | Location of Loss: | Aurora, IL |
| | Claim Ref. No: | KY19K2037321 |

Dear Mr. Curley,

Chubb North America Claims, on behalf of ACE American Insurance Company, acknowledges receipt of the request of Patrick Carroll at AON regarding reconsideration of our declination of coverage sent on July 10, 2019. We have now completed our review and hereby rescind our previous coverage declination. Our handling of this matter will move forward under a full and complete reservation of rights as afforded by the policy.

The Loss

This matter arises from a fire allegedly caused by a subcontractor working at a McDonald's restaurant that was undergoing renovations. It is alleged your subcontractor was undertaking welding and/or cutting operations when the fire began. The fire caused the complete destruction of the building.

The Policy

ACE American Insurance Company ("Chubb") issued Policy No. OGLG25702979 to H&K International, Inc., for the policy period of July 1, 2018 to July 1, 2019 ("Policy"). The Policy provides General Liability coverage with limits of \$5,000,000.00 per occurrence.

Analysis of Policy Provisions Relevant to Claimant's Claims

A. Potentially Covered Claims

This policy provides coverage for occurrences of bodily injury and property damage. In that the claimant alleges property damage, coverage may be triggered.

B. Potential Coverage Issues

Your policy contains certain exclusions, conditions and limitations that may affect policy coverage in this instance. As noted in our July 10, 2019 correspondence, your policy contains an endorsement relating to the use of heat/torches. As the matter is not litigated, we have no direct allegations against H&K to consider under the policy. As such, the policy may provide a legal defense to H&K.

Mutual Obligations Going Forward.

While Chubb is investigating this matter, we remind you that the Policy requires H&K to cooperate with Chubb. We therefore ask that you provide us with copies of significant correspondence, documents and court filings that you may have already received and any you receive going forward. Please consider this a standing request. We will continue to review and evaluate information emerging in this case, including any litigation, for coverage under the Policy

Additional Information and/or Coverage Issues

There may be additional Policy provisions that apply to this matter. This letter addresses only those provisions that appear pertinent at this time in light of the facts currently known and available to us, without accepting or implying that the allegations have any factual or legal merit. If there is any additional information that may affect Chubb's position or analysis, please forward such information.

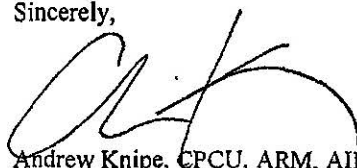
As noted above, Chubb's investigation of this matter is continuing. Chubb therefore must reserve all rights with regard to the above referenced provisions, as well as all other rights, remedies, and defenses under the Policy, at law, and in equity. These reservations include, but are not limited to, the right to withdraw the defense provided in this matter and the right to amend this letter to address additional coverage issues as they may arise, based upon the Policy and/or any additional facts that may come to Chubb's attention. Nothing contained in this letter, and no action on our part in investigating these matters, should be construed as an admission of coverage or as a waiver of any right, remedy or defense that may be available to Chubb.

We hope this letter was helpful in identifying for you the potential coverage issues for this claim. If you have any questions, however, or disagree with any aspect of the foregoing position or analysis, please do not hesitate to contact the undersigned right away.

Chubb is a paperless environment, so please send any written correspondence to:

Chubb Multinational Claims
PO Box 5122
Scranton, PA 18505

Sincerely,



Andrew Knipe, CPCU, ARM, AIM, AIC
Claim Director, Multinational
Chubb North America Claims

cc: Aon / Jim Lacey and Patrick Carroll (via e-mail only)